2005 Dental Plan *Highlights*

Note: This chart is a summary only. If the information differs from that of the official plan documents, the plan documents will govern. For details, contact the insurance carrier.

Benefit	Delta Premier Plan In-Network	Delta Premier Plan Out-of-Network	Delta Network Preferred Plan [3]
Calendar year maximum	$1,000 per person	$1,000 per person	No annual maximum
Calendar year deductible	$75 per person; $225 per family	$75 per person; $225 per family	No deductible
Class I — preventive and diagnostic care (initial and periodic exams, cleanings, routine X-rays)	100%; <u>no</u> deductible	100% of the maximum plan allowance[1] (MPA); <u>no</u> deductible	100% for most benefits (except Space Maintainer)
Class II — basic restorative care (fillings, extractions, root canal, periodontal treatment)	80%; <u>no</u> deductible	80% of MPA[1]; <u>no</u> deductible	100% of some services; flat dollar amount set for other services
Class III — major restorative care (crowns, dentures, bridges)	50% <u>after</u> deductible	50% of MPA[1] <u>after</u> deductible	Flat dollar amount set for most services
Class IV — Orthodontia (braces)	50% <u>after</u> deductible; $100 annual deductible[2]; $1,000 lifetime maximum	50% of MPA[1] <u>after</u> deductible; $100 annual deductible[2]; $1,000 lifetime maximum	Flat dollar amount set for all services
Class V — TMJ	50% <u>after</u> deductible; $100 annual deductible[2]; $750 lifetime maximum	50% of MPA[1] <u>after</u> deductible; $100 annual deductible[2]; $750 lifetime maximum	Not a covered benefit

[1] Maximum plan allowance (MPA). You are <u>not</u> responsible for charges over the MPA if you go to a participating Delta dentist. You are responsible for charges over the MPA if you go to a non-participating dentist.

[2] These deductibles are in addition to the plan deductible.

[3] Under the Preferred Plan, you must visit a Preferred Plan dentist or you will not receive benefits, however you do not have to choose a primary care dentist. No Out-of-Network benefits available with this plan.